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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Daniel	
		First name	First name
	Write the name that is on your government-issued	A	
	picture identification (for	Middle name	Middle name
	example, your driver's	Bausal	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last	First name	First name
	8 years		
	-	Middle name	Middle name
	Include your married or maiden names.		
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Lest name	Lost name
_		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 0183	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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Debtor 1 Daniel First Name	A Bausal Middle Name Last Name	Case number (if known)
i ii st i vaine	Windle Walle Last Walle	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	2436 S. 14th Avenue  Number Street	Number Street
	Broadview Illinois 60155 City State Zip Code	City State Zip Code
	City State Zip Code Cook	City State Zip Code
	County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	-	

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Debtor 1 Daniel	A	Bausal	Case number (if knd	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy C	ase		
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cre  I need to pay the findividuals to Pay  I request that my judge may, but is not the official poverty you choose this op	how you may pay. Typically, if you money order If your attorney is dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and line that applies to your family significant.	ou are paying the submitting you ed address.  e this option, sign official Form 103 official form only and may do so onlize and you are use.	
9. Have you filed for bankruptcy within the last 8 years?	Yes. District  District  District	WhenWhenWhen	MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  ☐ Yes. Debtor  District  Debtor  District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> oankruptcy petition.		

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 A Bausal Last Name
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Effo	rts to Receive a Brie	efing About Credit Counseling		
	About Debtor 1:		About Debtor 2 (S	pouse Only in a Joint Case):
15. Tell the court	You must check one:		You must check one	:
whether you have received briefing about credit counseling.	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a impletion.
The law requires that you receive a briefing		the certificate and the payment plan, eveloped with the agency.		the certificate and the payment plan, eveloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a empletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, copy of the certificate and payment		fter you file this bankruptcy petition, copy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you	from an approve obtain those ser made my reques	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		sked for credit counseling services ed agency, but was unable to ervices during the 7 days after I est, and exigent circumstances emporary waiver of the
paid, and your creditors can begin collection activities again.	requirement, attad efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain	lay temporary waiver of the ach a separate sheet explaining what to obtain the briefing, why you were it before you filed for bankruptcy, and sumstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied s for not receiving a briefing before cruptcy.
	receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still g within 30 days after you file. You cate from the approved agency, along e payment plan you developed, if any. so, your case may be dismissed.
	•	the 30-day deadline is granted only mited to a maximum of 15 days.	•	the 30-day deadline is granted only limited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit ause of:	I am not require counseling bec	ed to receive a briefing about credit ause of:
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	<ul> <li>I am currently on active military duty in a military combat zone.</li> </ul>
	about credit coun	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.	about credit cou	u are not required to receive a briefing nseling, you must file a motion for counseling with the court.

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Debtor 1 Daniel First Name		Bausal Last Name	Case number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or i No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts you	consumer debts? Colling primarily for a personal primarily for the business debts? Business debts? Business debts? Business debts?	al, family, or household iness debts are debts th the operation of the bus	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that to No.	r 7. Do you estimate that	after any exempt property distribute to unsecured cr	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			-14	f
For you	of title 11, United States Code under Chapter 7.  If no attorney represents me an out this document, I have obtain I request relief in accordance will understand making a false state connection with a bankruptcy of	napter 7, I am aware the I understand the relief d I did not pay or agreened and read the notice ith the chapter of title attement, concealing processe can result in fines	at I may proceed, if eligit available under each ch e to pay someone who is e required by 11 U.S.C. 11, United States Code, operty, or obtaining mor	ple, under Chapter 7, 11,12, or 13 apter, and I choose to proceed s not an attorney to help me fill § 342(b). specified in this petition.
	both. 18 U.S.C. §§ 152, 1341,	1019, and 3371.	<b>~</b>	
	/s/ Daniel Bausal Signature of Debtor 1		Signature of Debto	r 2
	Executed on 2/20/2017 MM / DI	D/YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Daniel	Α	Bausal	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the ir	nformation in the sched	lules filed with the petition is incorrect.
attorney, you do not	•	. ,		•
need to file this page.	/s/ Mike Miller		Date	2/20/2017
	Signature of Attorney f	or Debtor		IM / DD / YYYY
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			- -	
			Illinois	<u>.                                    </u>
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Daniel	Α	Bausal
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
		_	(State)
Case number (If known)			

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	our assets alue of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,373.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,373.00
art 2: Summarize Your Liabilities	
	our liabilities
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	•
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	••••
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$41,826.00
Your total liabilities	\$41,826.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,039.79
OOPY YOU COMMING MOMENT HOUSE HOUSE HOUSE HE OF CONTOUND I	

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Bausal Debtor 1 Daniel \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,103.58 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$11,189.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$11,189.00

9g. Total. Add lines 9a through 9f.

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						. a.go = 0 o =	•		
Fill in this	information to	identify your c	ase:						
Debtor 1	Daniel		Α		Bausal				
Debtor 2	First Na	me	Middle N	ame	Last Nam	ie			
(Spouse, if f	iling) First Na	me	Middle N	ame	Last Nam	ie			
United St	ates Bankruptcy	/ Court for the:	Northern		District of Illino				
Case nun (If known)	nber				(				_
Officia	al Form 1	06A/B							Check if this is an amended filing
Sche	dule A/E	3: Prope	rty						12/
category responsib write you Part 1:	where you thir le for supplyin r name and ca Describe Ea	nk it fits best. E g correct infor se number (if k nch Residenc	se as complete a mation. If more s nown). Answer e e, Building, Lar	nd accu pace is very que nd, or (	rate as possible. needed, attach a estion. Other Real Esta	an asset fits in more If two married people a separate sheet to the ate You Own or Ha g, land, or similar pro	le are fili his form. ave an I	ng together, both a On the top of any a	are equally
V	No. Go to Par	t 2				<b>5</b> ,,			
1.1	Yes. Where is		other description	Sir Du	is the property? ( ngle-family home uplex or multi-unit londominium or coc anufactured or mol	operative	the <i>Cre</i> <b>Cu</b>	amount of any secu	claims or exemptions. Put ared claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Number	Street State	Zip Code	In	nd vestment property meshare her		int	scribe the nature of erest (such as fee see the entireties, or a life	simple, tenancy by
				one.  De De De Control	ebtor 1 only bbtor 2 only bbtor 1 and Debtor least one of the de	ebtors and another wish to add about th		(see instructions)	ommunity property
If you	own or have m	nore than one, li	st here:	prope	rty identification	number:			
1.2	Street address	, if available, or	other description	Sir Du Co Ma	is the property? ( ngle-family home uplex or multi-unit l andominium or cod anufactured or mol and	operative	the <i>Cre</i> <b>Cu</b>	amount of any secu	claims or exemptions. Put ared claims on Schedule D: nims Secured by Property.  Current value of the portion you own?
	Number	Street State	Zip Code	In	vestment property meshare her		int	scribe the nature of erest (such as fee s e entireties, or a life	simple, tenancy by
			,	one.  De De De De Control De Cont	ebtor 1 only bbtor 2 only bbtor 1 and Debtor least one of the de	ebtors and another wish to add about th		(see instructions)	ommunity property

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Debtor 1		A Middle Name	Bausal Lost Nome	Case number (if known)	
1.3Stre	First Name  eet address, if available, or oth  mber Street	Middle Name  Ner description  Zip Code	Bausal Last Name  What is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other  Who has an interest in the property? Of Debtor 1 only Debtor 2 only At least one of the debtors and anoth	Do not deduct secur the amount of any secureditors Who Have  Current value of the entire property?  Describe the naturinterest (such as fee the entireties, or a Check if this is (see instruction)	portion you own?  e of your ownership e simple, tenancy by life estate), if known.  community property
	I the dollar value of the por ve attached for Part 1. Wri	ب tion you own for a	□ Other information you wish to add abooroperty identification number:all of your entries from Part 1, includingere.		
<b>Do you o</b> v you own t	that someone else drives. If y ans, trucks, tractors, sport uti o	equitable interest ou lease a vehicle,	t in any vehicles, whether they are reg also report it on Schedule G: Executory C cycles		es
3.1			Who has an interest in the proper one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any s	red claims or exemptions. Put becured claims on Schedule D: Claims Secured by Property.  e Current value of the portion you own?
3.2	Make		At least one of the debtors and a Check if this is community proinstructions)  Who has an interest in the proper	ty? Check  Do not deduct secu	red claims or exemptions. Put
	Model: Year: Approximate mileage: Other information:		one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only		ecured claims on Schedule D: Claims Secured by Property.  e Current value of the

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	Daniel First Name	A Middle Name	Bausal Last Name	Case numbe	SI (II KNOWI)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u> </u>	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	ly	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i> aims Secured by Property  Current value of the portion you own?
			Check if this is commur instructions)	inty property (dee		
		•	er recreational vehicles, other , fishing vessels, snowmobiles, r	•		
Exa	nples: Boats, trailers, motor No Yes	•		property? Check  Ily s and another	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on <i>Schedule aims Secured by Property</i> Current value of the portion you own?

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D	ebtor 1	Daniel First Name	A Middle Name	Bausal Last Name	Case number (if known)	
Pa	art 3:		our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	est in any of the following	g items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Examp		and furnishings liances, furniture, linens, china, kitch	nenware		
<u> </u>	No Yes. [	Describe	Used Furniture			\$250.00
		tronics les: Television	s and radios; audio, video, stereo, a	and digital equipment; compute	ers, printers, scanners; music	
<u> </u>	Yes. [	Describe	Used Electronics - 1 game system,	1 cell phone, 1 tablet		\$500.00
			ue und figurines; paintings, prints, or of in, or baseball card collections; other			
		Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hob s; carpentry tools; musical instrume		tables, golf clubs, skis; canoes	
<b>▽</b>	No Yes F	Describe	Bowling Balls			1
Y	1		Downing Dano			\$300.00
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and rela	ated equipment		
✓	No	S				1
Ш	Yes. L	Describe				
	1. Clo		clothes, furs, leather coats, designer	wear, shoes, accessories		
	No	. "				
✓	Yes. L	Describe	Used Clothing			\$250.00
	2. Jew Examp	-	ewelry, costume jewelry, engageme r	ent rings, wedding rings, heirlod	om jewelry, watches, gems,	
<u> </u>		Describe	Jewelry			\$150.00
		n-farm animal les: Dogs, cate	s s, birds, horses			1
<b>✓</b>	No					
	Yes. [	Describe				
_	<b>4. Any</b> No	other persor	al and household items you did r	not already list, including an	y health aids you did not list	-
⊻		Describe				1
ш	l . 55. L	2000100				
			lue of all of your entries from Pa number here	rt 3, including any entries fo	r pages you have attached	\$1450.00

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Debt	tor 1 Daniel	A	Bausal	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Describe	Your Financial Assets			
Do	you own or ha	ave any legal or equitable interest	in any of the following?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
16. <b>(</b>					
Е	xamples: Money	you have in your wallet, in your home, in	a safe deposit box, and on h	and when you file your petition	
	No				
	✓ Yes			Cash:	\$1.00
17.	Deposits of mo	nnev		Gasii:	
•••	Examples: Che	cking, savings, or other financial accounts similar institutions. If you have multiple acc			
	No				
	✓ Yes		Institution name:		
	_				
		17.1. Checking account:	Bank of America		\$6.00
		17.2. Checking account:			
		17.3. Savings account:	Patrolmen's Credit Union		\$600.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:	-		
		17.8. Other financial account:	-		
		17.9. Other financial account:			
18.		I funds, or publicly traded stocks			
		d funds, investment accounts with broker	age ilinis, money market acc	Dunis	
	<b>✓</b> No	Institution or issuer name:			
	Yes	monation of issue name.			
					<del></del>
					<u> </u>
19.	Non-publicly t	raded stock and interests in incorpora	ted and unincorporated bu	sinesses, including an interest in	-
	an LLC, partne	ership, and joint venture			
	<b>✓</b> No				
	Yes. Give s	specific Name of entity		% of ownership:	
	information	about			
	them				

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Debt	tor 1 Daniel	Α	Bausal	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transful successful saver name:	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II		), thrift savings accounts	s, or other pension or profit-sharing plans	
	No No		,,, a cavgo account	, or other policies or prom onating plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:	<del></del>		
		·			
		IRA:			
		Retirement account:	-		
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:	_		
23.	Annuities (A contract for	or a periodic payment of money t	o you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			
				_	

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Debt	tor 1 Daniel First Name	A Middle Nesse	Bausal	Case number (if known)	
0.4		Middle Name	Last Name		
24.	26 U.S.C. §§ 530(b)(1), 529		qualified ABLE program, or und	ler a qualified state tuition program.	
	No Institution na	ame and description. Separ	ately file the records of any interes	sts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future	e interests in property (ot	ther than anything listed in line	e 1), and rights or powers	
	exercisable for your benef		, ,	, ,	
	Yes. Describe				
26.			nd other intellectual property of from royalties and licensing agre	eements	
	✓ No Yes. Describe				
27.	Licenses, franchises, and Examples: Building permits,	_	es rative association holdings, liquor	licenses, professional licenses	
	✓ No  Yes. Describe				
Moi	ney or property owed to	you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property owed to  Tax refunds owed to you	you?			portion you own?
	Tax refunds owed to you	you?			portion you own? Do not deduct secured
	Tax refunds owed to you  No Yes. Give specific inform	nation 2016 Fed	Tax Return	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you	nation 2016 Fed T ling whether e returns	Гах Return	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific inform about them, includy you already filed the	nation 2016 Fed T ling whether e returns	Tax Return		portion you own? Do not deduct secured claims or exemptions.  \$1316.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support  Examples: Past due or lump	nation 2016 Fed Tilling whether e returns		State:	portion you own? Do not deduct secured claims or exemptions.  \$1316.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support	nation 2016 Fed Thing whether e returns		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$1316.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support  Examples: Past due or lump  No	nation 2016 Fed Thing whether e returns		State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$1316.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support  Examples: Past due or lump  No	nation 2016 Fed Thing whether e returns		State: Local:  divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$1316.00  \$0.00  t  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support  Examples: Past due or lump  No	nation 2016 Fed Thing whether e returns		State: Local:  Alimony: Maintenance: Support: Divorce settlement:	\$1316.00 \$1.00 \$0.00  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support  Examples: Past due or lump  No Yes. Give specific inform	action  ling whether e returns  sum alimony, spousal sup		State: Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$1316.00 \$0.00  t  \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No  Yes. Give specific inform about them, including you already filed the and the tax years  Family support  Examples: Past due or lump  No  Yes. Give specific inform  Other amounts someone of Examples: Unpaid wages, die	aation ling whether e returns sum alimony, spousal sup	port, child support, maintenance	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	\$1316.00 \$1.00 \$0.00  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No  Yes. Give specific inform about them, including you already filed the and the tax years  Family support  Examples: Past due or lump  No  Yes. Give specific inform  Other amounts someone of Examples: Unpaid wages, die	aation ling whether e returns	port, child support, maintenance	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$1316.00 \$1.00 \$0.00  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Daniel	Α	Bausal	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disal		th savings account (HSA); credit,	homeowner's, or renter's insurance	
	No Yes. Name the instruction of each policy and	urance company	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficial property because some			cy, or are currently entitled to receive	
	Yes. Describe				
33.			ou have filed a lawsuit or made ance claims, or rights to sue	e a demand for payment	
34.	Other contingent and	unliquidated claims of e	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets y	you did not already list			
	No Yes. Describe				
36.		•	Part 4, including any entries f		\$1923.00
Port	5: Describe Any R	Rusinoss-Polated Pror	oorty Vou Own or Have an I	nterest In. List any real estate in Pa	r <del>t</del> 1
Part					11.1.
37.	No. Go to Part 6.  Yes. Go to line 38.		erest in any business-related p	roperty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you alrea	ady earned		Столотрионо
	✓ No ☐ Yes. Describe				
39.		nishings, and supplies lated computers, software,	modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	No Yes. Describe				

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Debt	tor 1 Daniel	A	Bausal	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equ	uipment, supplies you	use in business, and tools of yo	ur trade	
	<b>✓</b> No				
	Yes. Describe				
	_				
41.	Inventory				
	No No				
	Yes. Describe				1
42.	Interests in partnership	s or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				
					<u> </u>
43. (	Customer lists, mailing li	ists, or other compilati	ons		
	No.	•			
	No			0.0.0.101/414//0	
	Yes. Do your lists ind	dude personally identifiat	ole information (as defined in 11 U	.S.C. § 101(41A))?	
	☐ No				
	Yes. Describ	De			
	ш				
44.	Any business-related pr	roperty you did not alre	eady list		
	<b>✓</b> No				
	Yes. Give specific				<del></del>
	information				<u> </u>
					<del></del> -
					<del></del>
					<u> </u>
			art 5, including any entries for		
for Pa	art 5. Write that number	nere			
Part	Describe Any Far	m- and Commercia	l Fishing-Related Property	You Own or Have an Interest In.	
rart		nterest in farmland, list it ir			
46.	Do you own or have any	v legal or equitable int	erest in any farm- or commerci	al fishing-related property?	
		, .ogai oi oquitabio ilit	o. co. in any lanin or commerci	a	Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Farm animals Examples: Livestock, pour	ultry farm-raised fish			
		any, iaim-iaiseu lisii			
	✓ No				_
	Yes. Describe				
1					

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Dept	or 1 Daniel	A Mistalla Nassa	Bausal	Case number (if known)	
40	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fix	tures, and tools of trade	•	
	<b>✓</b> No				
	Yes. Describe				
	L root December.				
50.	Farm and fishing supp	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	No No		•		
	Yes. Describe				
	L Tool Dood				
	-				
52. A	dd the dollar value of a	II of your entries from Part 6, inclu	ding any entries for pag	es you have attached	
for Pa	rt 6. Write that numbe	r here			
				_	
Part 1	Describe All Pro	perty You Own or Have an Int	erest in That You Dic	I Not List Ahove	
		perty of any kind you did not alrea			
		s, country club membership	- <b>,</b>		
	<b>✓</b> No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of a	ll of your entries from Part 7. Write	that number here		<u> </u>
Part 8	List the Totals of	f Each Part of this Form			
	<u> </u>				
55. <b>F</b>	Part 1: Total real estate	e, line 2			
56 -	oart 2 total vehicles, lin	no 5			
_		nd household items, line 15		<del>_</del>	
			\$1450.00	<u> </u>	
58. <b>P</b>	art 4: Total financial as	ssets, line 36	\$1923.00	<u></u>	
59. <b>F</b>	Part 5: Total business-r	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and	fishing-related property, line 52		<del></del>	
61. <b>F</b>	Part 7: Total other prop	erty not listed. line 54			
σ2. <b>I</b>	otal personal property	. Add lines 56 through 61	***************************************	Copy personal property total	+ \$3373.00
				Oopy personal property total	
					\$3373.00
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62.			

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Fill in this information to identify your case:							
Debtor 1	Daniel	Α	Bausal				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
(State)							
Case number (If known)							

### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	m as Exempt							
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.								
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)						
2.	For any property you list on Schedule A	A/B that you claim as e	xempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption					
	Brief description:  Used Furniture  Line from Schedule A/B: 06	\$250.00	\$250.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
	Brief			735 ILCS 5/12-1001(b)					
	description:	\$500.00	\$500.00						
	Used Electronics - 1 game system, 1 cell phone, 1 tablet  Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	_					
3.	<b>✓</b> No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?						

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Debtor 1 Daniel Bausal Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$300.00 description: V \$300.00 **Bowling Balls** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 09 735 ILCS 5/12-1001(a) Brief \$250.00 description: **✓** \$250.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$1.00 description: \$1.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(b) \$600.00 description: **✓** \$600.00 Savings account, 100% of fair market value, up to any Patrolmen's Credit applicable statutory limit Union

\$6.00

\$1,316.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$6.00

\$1,316.00

Line from Schedule A/B:

description:

Line from Schedule A/B:

description:

Line from Schedule A/B:

Return

of America

Checking account, Bank

Federal, 2016 Fed Tax

Brief

Brief

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(b)

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			9	_		
Fill in this in	formation to identify your	case:				
Debtor 1	Daniel	Α	Bausal			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	er					
Officia	l Form 106D			J		Check if this is an amended filing
Sched	lule D: Credi	tors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space			e are filing together, both are equ nber the entries, and attach it to t			
1. Do an	y creditors have claims	secured by your proper	ty?			
✓ No	o. Check this box and sub	omit this form to the court v	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
Ye	es. Fill in all of the informat	ion below.				
Part 1: Li	st All Secured Claims					
for eacl	n claim. If more than one cr		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A  Amount of claim  Do not deduct the	Column B Value of collateral	Column C Unsecured portion

this claim

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Fill ir	n this inforn	nation to identify your c	ase:			
Debt	tor 1	Daniel	A	Bausal		
Debt	tor 2	First Name	Middle Name	Last Name		
(Spot	use, if filing)	First Name	Middle Name	Last Name		
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	e number			(State)		
(If kno	wn)					
Off	icial Fo	orm 106E/F				Check if this is an amended filing
Sc	hedu	le E/F: Cre	ditors Who	<b>Have Unsec</b>	ured Claims	12/15
other Form claim the e know	party to a 106A/B) a is that are ntries in th	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Uni- creditors Who Hold Claims	t could result in a claim. Al expired Leases (Official For s Secured by Property. If m	so list executory contracts rm 106G). Do not include an ore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cre	editors have priority un	secured claims against y	/ou?		
	✓ No. G	io to Part 2.				
	Yes.					
2.	listed, iden As much a	tify what type of claim it s possible, list the claims	is. If a claim has both priori in alphabetical order accor	ty and nonpriority amounts, I	ist that claim here and show b f you have more than two pric	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	1 Daniel First Name	A Middle Name	Bausal Last Name	Case number (if known)					
Part 2	List All of Your NONPRIO	RITY Unsecured Clai	ims						
3. Do	<ul> <li>No. You have nothing to report in this part. Submit this form to the court with your other schedules.</li> <li>✓ Yes.</li> </ul>								
Pa	age of Part 2.								
	A/R CONCEPTS  Nonpriority Creditor's Name 18-3 E DUNDEE RD STE 330  Number Street		Whe	4 digits of account number 4484 n was the debt incurred? 4/1/2013	**************************************				
	BARRINGTON Illinois City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to Is the claim subject to offset? No Yes	Zip Code ne. d another	Type	f the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Collection; Collecting for ORIGINAL CREDITOR: 04 Other. Specify VILLAGE OF WESTCHESTER					
	AD ASTRA RECOVERY SERV Nonpriority Creditor's Name 7330 W 33RD ST N STE 118 Number Street  WICHITA Kansa: City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and Check if this claim relates t Is the claim subject to offset?  No Yes	Zip Code ne. d another	When  As or  Type	4 digits of account number 5059  In was the debt incurred? 8/1/2015  If the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR:  Other. Specify SPEEDYCASH.COM 94-CA	\$315.00				
	AMERICOLLECT INC Nonpriority Creditor's Name PO BOX 1566 Number Street  MANITOWOC Wiscon City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates t Is the claim subject to offset? No Yes	Zip Code ne. d another	When  As or  Type  S  S  S  S  S  S  S  S  S  S  S  S  S	4 digits of account number 1175 n was the debt incurred? 1/1/2014  If the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT DATA	\$26.00				

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 \$1,865.00 Last 4 digits of account number Nonpriority Creditor's Name 10/1/2014 P.O. BOX 9001037 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 40290 Louisville Kentucky Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes CITY OF SAN DIEGO \$129.00 Last 4 digits of account number 7837 Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 8/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes CITY OF SAN DIEGO 4.6 \$129.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 8/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO 92101 California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 InstallmentLoan Is the claim subject to offset?

No Yes

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CITY OF SAN DIEGO 4.7 \$129.00 Last 4 digits of account number 1162 Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 8/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes CITY OF SAN DIEGO \$129.00 Last 4 digits of account number 8507 Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 8/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes CITY OF SAN DIEGO 4.9 \$101.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 9/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO 92101 California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify

Debts to pension or profit-sharing plans, and other similar

001 InstallmentLoan

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 CITY OF SAN DIEGO \$99.00 Last 4 digits of account number Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 8/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.11 CITY OF SAN DIEGO \$99.00 Last 4 digits of account number 1163 Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 8/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify \_\_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes CITY OF SAN DIEGO 4.12 \$99.00 Last 4 digits of account number Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 8/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO 92101 California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 001 InstallmentLoan Is the claim subject to offset? No

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 CITY OF SAN DIEGO \$99.00 Last 4 digits of account number Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 8/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.14 CITY OF SAN DIEGO \$99.00 Last 4 digits of account number 7786 Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 9/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes CITY OF SAN DIEGO 4.15 \$99.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 9/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO 92101 California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 001 InstallmentLoan Is the claim subject to offset? No

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 CITY OF SAN DIEGO \$99.00 Last 4 digits of account number Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 8/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.17 CITY OF SAN DIEGO \$98.00 Last 4 digits of account number 6624 Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 9/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes CITY OF SAN DIEGO 4.18 \$98.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 9/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO 92101 California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 001 InstallmentLoan Is the claim subject to offset? No

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 CITY OF SAN DIEGO \$98.00 Last 4 digits of account number Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 10/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.20 CITY OF SAN DIEGO \$98.00 Last 4 digits of account number 5156 Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 10/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO California 92101 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes CITY OF SAN DIEGO 4.21 \$98.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 1010 2ND AVE STE 666 When was the debt incurred? 9/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAN DIEGO 92101 California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 001 InstallmentLoan Is the claim subject to offset? No

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** COASTAL CREDIT LLC 4.22 \$13,696.00 Last 4 digits of account number Nonpriority Creditor's Name 3852 VIRGINIA BEACH BLVD When was the debt incurred? 10/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent VIRGINIA BEACH Virginia 23452 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 072 Automobile Is the claim subject to offset? **✓** No Yes 4.23 ENHANCED RECOVERY CO L \$1,136.00 Last 4 digits of account number 9414 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 7/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes NAVY FCU 4.24 \$5,559.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO Box 3000 When was the debt incurred? 5/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent Merrifield 22119 Virginia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 NAVY FEDERAL CR UNION \$5,559.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/1/2014 2470 Briarcliff Rd Ne Number Street As of the date you file, the claim is: Check all that apply. #43 Contingent Atlanta Georgia 30329 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.26 SW CRDT SYS \$614.00 Last 4 digits of account number 3342 Nonpriority Creditor's Name 2629 DICKERSON PK When was the debt incurred? 9/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON Texas 75007 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓ ORIGINAL CREDITOR: 11 ATT ✓** No Other. Specify **MOBILITY** Yes U S DEPT OF ED/GSL/ATL 4.27 \$5,038.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 1/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Bausal Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** U S DEPT OF ED/GSL/ATL 4.28 \$3,605.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 8/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.29 U S DEPT OF ED/GSL/ATL \$2,546.00 Last 4 digits of account number 0172 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 8/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No

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Debtor 1 Daniel Bausal \_ Case number (if known) First Name Middle Name Last Name Add the Amounts for Each Type of Unsecured Claim Part 4: Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e.

			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$11,189.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$30,637.00
	6i. Total. Add lines 6f through 6i.	6i.	\$41,826.00

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Daniel	Α	Bausal
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number (If known)			(Otato)

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify you	r case:		
Debtor 1	Daniel	Α	Bausal	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for th	e: Northern	District of Illinois	
	amapie, court or a	<u></u>	(State)	
Case number (If known)	-			
				Check if this is an
Otticial	Corps 1061	ı		amended filing
Oniciai	Form 106H	<u>1</u>		
Schedul	e H: Your Co	odebtors		12/15
No Yes  2. Within the Idaho, Lot	e last 8 years, have yo uisiana, Nevada, New N	f you are filing a joint case, do	operty state or territory? ( <i>C</i>	rdebtor.)  Sommunity property states and territories include Arizona, California,
	Go to line 3.		To a Programme and the Programme	0
	Dia your spouse, tor No	mer spouse, or legal equiva	alent live with you at the time	§?
		nity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Code	<u> </u>
again as	a codebtor only if tha	t person is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this information to identify	vour case:				
·		Davisa	1		
Debtor 1 Daniel First Name	A Middle Name	Bausa Last N		_	al. Walte to
Debtor 2					eck if this is:
(Spouse, if filing) First Name	Middle Name	Last N	ame		An amended filing
United States Bankruptcy Court for	Northern	District of Illi	nois		A supplement showing post-petition chapter 1 expenses as of the following date:
the: Case number		(S	tate)		expenses as or the following date.
(If known)				_	MM / DD / YYYY
Official Form 106I				<u>.</u>	
Schedule I: Your In	come				12/1
information about your spouse.	If you are separated an I, attach a separate she y question.	d your spous	se is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in your amplement		Debtor 1			Debtor 2
<ol> <li>Fill in your employment information.</li> </ol>					
If you have more than one job,	Employment status	<b>✓</b> Emplo	yed		Employed
attach a separate page with		Not Er	nployed		Not Employed
information about additional employers.	Occupation	Driver			
Include part time, seasonal, or	Employer's name	CTA - Pay	roll Office		
self-employed work.	Employer's address	642 N. Pu	laski Road		
Occupation may include student or homemaker, if it applies.		Number Str			Number Street
		Chicago	Illinois	60624	_
		City	State	Zip Code	City State Zip Code
	How long employed there?	9 months			
Part 2: Give Details About M	Monthly Income				
		<b>m.</b> If vou have	nothing to repo	ort for any line. \	write \$0 in the space. Include your non-filing
spouse unless you are separated.	-	·		•	
If you or your non-filing spouse hav more space, attach a separate she		, combine the			or that person on the lines below. If you need  For Debtor 2 or
			For	Debtor 1	non-filing spouse
<ol> <li>List monthly gross wages, sal deductions.) If not paid monthly be.</li> </ol>	• .		2.	\$3,209.38	
3. Estimate and list monthly ove	rtime pay.		3	+ \$0.00	
4. Calculate gross income. Add l	ine 2 + line 3.		4.	\$3,209.38	

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Debt	or 1Daniel First Name		ausal st Name			Case number known)	(IŤ		
	THOC NAMES	mode name	ot Hamo			For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here		<b>→</b> 4	١.		\$3,209.38		•	
5. <b>Lis</b>	t all payroll ded								
5a	. Tax, Medicare,	and Social Security deductions	5	ia.		\$750.56			
5b	. Mandatory cor	ntributions for retirement plans	5	b.		\$96.29			
5c	. Voluntary cont	ributions for retirement plans	5	ic.		\$0.00			
5d	l. Required repay	yments of retirement fund loans	5	id.		\$0.00			
5e	. Insurance		5	ie.		\$141.79			
5f.	Domestic supp	ort obligations	5	if.		\$0.00			
5g	. Union dues		5	ig.		\$180.96			
5h	. Other deduction	ons. Specify:	5	ih	+	\$0.00 +			
6. <b>Ad</b> +5h.	d the payroll ded	<b>ductions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5f +	+5g 6	6.		\$1,169.59			
7. <b>Ca</b> l	Iculate total mo	nthly take-home pay. Subtract line 6 from line 4	l. 7	<b>'</b> .		\$2,039.79			
8. <b>Lis</b>	t all other incon	ne regularly received:							
8a	business, profe	•							
	gross receipts, o	ent for each property and business showing ordinary and necessary business expenses, and							
	the total monthl	•		Ba.		\$0.00			
	. Interest and di		8	Bb.		\$0.00			
8c	dependent reg	-							
		, spousal support, child support, maintenance, ent, and property settlement.	8	Bc.		\$0.00			
8d	. Unemploymen	t compensation	8	ßd.	_	\$0.00			
8e	. Social Security	1	8	Be.		\$0.00			
8f.	Include cash ass cash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	8	ßf.		\$0.00			
8g	. Pension or ret	irement income	8	ßg.		\$0.00			
8h	. Other monthly	income. Specify:	8	ßh.	+	\$0.00 +			
9. <b>Ad</b>	d all other incor	<b>ne</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	3h. 9	).		\$0.00		]	
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing spo		0.	,	\$2,039.79 +		_ =	\$2,039.79
In o	clude contribution ends or relatives.	gular contributions to the expenses that you I as from an unmarried partner, members of your hour amounts already included in lines 2-10 or amoun	ousehold	, yoı	ur dep	•			
Sp	ecify:					· ·		11. +	\$0.00
		n the last column of line 10 to the amount in I on the Summary of Schedules and Statistical Summ						12.	\$2,039.79 Combined
									monthly income
13. <b>D</b>	o you expect an	increase or decrease within the year after yo	ou file thi	s fo	rm?				
	⊒								<del></del>
L	Yes. Explain:								

	Case 1	′-0485 <i>1</i>	DOC 1 F	Docur	2/20/1 <i>7</i> ment F	Entered Page 39		0/17 17:17:10	u Desc Main	
Fill in this infor	mation to identi	fy your case:	:							
Debtor 1	Daniel		Α		Bausal		_			
5	First Name		Middle Name	е	Last Name	)	_	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name		Middle Name	e	Last Name	)	-	An amended fi	ling	
United States E	Bankruptcy Court	for the: No	orthern	Di:	strict of Illinoi		_	1 1 11	showing post-petition the following date:	chapter 13
Case number (If known)					Otato	,	_	MM / DD / YYY	γ	
Official	Form 10	)6J								
Schedul	e J: Your	Expen	ses							12/1
1. Is this a joi	o to line 2  oes Debtor 2 liv	e in a separ	ate household? ficial Forms 106J-:	2 Evnanc	oo for Soparat	o Househald	of Dobto	r 2		
2 Do you hav	e dependents?		iiciai i oiiiis 1000-2	<i>Σ</i> , <i>Ε</i> λρ <del>ο</del> πο	es for Separat	e i lousellolu	OI Debio			
Do not list D Debtor 2.	•		ill out this informat dependent	tion for	Dependent's Debtor 1 or	-	p to	Dependent's age	Does dependent with you?	live
	-	✓ No  Yes								
Part 2: Estin	mate Your On	going Mor	nthly Expenses	i						
_	•	-		-	_			ment in a Chapter oox at the top of th	13 case to report e form and fill in the	

applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 106I.)

4. <b>The rental or home ownership expenses for your residence.</b> Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$850.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

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Debtor 1 Daniel A Bausal Case number (if known)
First Name Middle Name Last Name

riist Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payments for	your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$250.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable services	6c.	\$150.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$250.00
8. Childcare and children's education	n costs	8.	\$0.00
9. Clothing, laundry, and dry cleanin	g	9.	\$30.00
10. Personal care products and serv	ices	10.	\$25.00
11. Medical and dental expenses		11.	\$20.00
12. <b>Transportation.</b> Include gas, main Do not include car payments	tenance, bus or train fare.	12.	\$275.00
13. Entertainment, clubs, recreation	, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and reli	gious donations	14.	\$35.00
15. <b>Insurance.</b> Do not include insurance deducted	from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$200.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deduc	ted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		.0	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, main your pay on line 5, Schedule I, Y	enance, and support that you did not report as deducted from	10	\$0.00
	port others who do not live with you.	18.	
Specify:	,	19.	\$0.00
20.Other real property expenses not	included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or ren	ter's insurance	20c	\$0.00
20d. Maintenance, repair, and upke	ep expenses.	20d	\$0.00
20e. Homeowner's association or co	ondominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Daniel A Bausal	Case number (if known)
First Name Middle Name Last Name	
21. Other. Specify: student loan	21 <b>\$118.00</b>
22. Calculate your monthly expenses.	\$2,203.00
22a. Add lines 4 through 21.	\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form	06J-2 <b>\$2,203.00</b>
22c. Add line 22a and 22b. The result is your monthly expenses.	22.
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a <b>\$2,039.79</b>
23b. Copy your monthly expenses from line 22 above.	23b <b>\$2,203.00</b>
23c. Subtract your monthly expenses from your monthly income.	(\$163.21)
The result is your monthly net income.	23c
24. Do you expect an increase or decrease in your expenses within the year for example, do you expect to finish paying for your car loan within the year mortgage payment to increase or decrease because of a modification to the to ✓ No  Yes  Explain here:	or do you expect your

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Daniel	Α	Bausal
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number			(State)
(If known)			

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
X	/s/ Daniel Bausal	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/20/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Debtor 1	Daniel	А	Bausal			
Debtor 2	First Name	Middle Name	Last Name	е		
(Spouse, if fil	ling) First Name	Middle Name	Last Name	e		
Jnited Sta	ates Bankruptcy Court for the:	Northern	District of Illinoi			
Case num	nber		(State	e) 		
(If known)						Check if this is
Offici	al Form 107					amended filing
Stater	ment of Financia	al Affairs for I	ndividuals l	Filing for Bankı	ruptcy	12
nformati	mplete and accurate as po on. If more space is need if known). Answer every o	ed, attach a separate				
Part 1:	Give Details About Your	Marital Status and \	Where You Lived	Before		
1. Wh	at is your current marital st	atus?				
	Married					
	Married Not married					
2. Dur		ou lived anywhere othe	r than where you liv	re now?		
2. Dur	Not married	ou lived in the last 3 yea	ars. Do not include w			Dates Debtor 2 lived there
_	Not married  ring the last 3 years, have ye  No  Yes. List all of the places ye	ou lived in the last 3 yea	ars. Do not include w	where you live now.		
_	Not married  ring the last 3 years, have years  No  Yes. List all of the places years  Debtor 1:	ou lived in the last 3 yea	ars. Do not include w res Debtor 1 lived re	Debtor 2:  Same as Debtor 1		there
_	Not married  ring the last 3 years, have ye  No  Yes. List all of the places ye	ou lived in the last 3 yea  Dat the	ars. Do not include w res Debtor 1 lived re	where you live now.  Debtor 2:		there  Same as Debtor 1
_	Not married  ring the last 3 years, have years.  No Yes. List all of the places years.  Debtor 1:	ou lived in the last 3 yea  Dat the  From	ars. Do not include w res Debtor 1 lived re	Debtor 2:  Same as Debtor 1  Number Street		there  Same as Debtor 1  From
_	Not married  ring the last 3 years, have years  No  Yes. List all of the places years  Debtor 1:	ou lived in the last 3 yea  Dat the	ars. Do not include w res Debtor 1 lived re	Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To
_	Not married  ring the last 3 years, have years.  No Yes. List all of the places years.  Debtor 1:	ou lived in the last 3 yea  Dat the  From	ars. Do not include w res Debtor 1 lived re	Debtor 2:  Same as Debtor 1  Number Street	Zip Code	there  Same as Debtor 1  From
_	Not married  ring the last 3 years, have years, have years. No Yes. List all of the places years.  Debtor 1:  Number Street  City State	ou lived in the last 3 yea  Dat the  From	ars. Do not include were Debtor 1 lived re	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To
_	Not married  ring the last 3 years, have years.  No Yes. List all of the places years.  Debtor 1:	ou lived in the last 3 year  Date the Front To Zip Code	ars. Do not include were Debtor 1 lived re	Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
_	Not married  ring the last 3 years, have years, have years. No Yes. List all of the places years.  Debtor 1:  Number Street  City State	ou lived in the last 3 year  Date the From To Zip Code From	ars. Do not include were Debtor 1 lived re	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From

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Bausal

Debtor 1 Daniel Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$5885.61 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$27792.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$1500.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 \$1,140.00 Link For the calendar year before that: (January 1 to December 31, 2015

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Bausal Debtor 1 Daniel Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor '	1 Daniel		Α	Bau	sal	Case number	(if known)
	First Name		Middle Name	Last	Name		
Insi cor age	iders include your re porations of which y	latives; an ou are an r a busine	y general partners; officer, director, p ss you operate as	relatives of any gerson in control,	jeneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing domestic support obligations,
<b>✓</b>	No						
	Yes. List all paym	ents to ar	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	ider? ude payments on d No Yes. List all paym	ebts guara	inteed or cosigned	d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an  Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
	Insider's Name						
	Number Street						
	rambor Oncot						
		State	Zip Code				

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Debtor 1 Daniel Bausal Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Daniel	Α	Bausal	Case number (if known)	
	First Name	Middle Name	Last Name		
11.	Within 90 days before you accounts or refuse to ma			pank or financial institution, set off any am	ounts from your
	No Yes. Fill in the details.				
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		
	Number Street		-		
			_ Last 4 digits of account	number: XXXX-	
	City Sta	•	-		
12.	Within 1 year before you f appointed receiver, a cus			possession of an assignee for the benefit of	of creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts a	nd Contributions			
13.	Within 2 years before you	u filed for bankruptcy, did	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details	s for each gift.			
	Gifts with a total valu	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You	Gave the Gift	-		
	Number Street		-		
	City Sta	·	-		
		- <b>y</b> - <del>"</del>			
	Person to Whom You	Gave the Gift	- -		
	Number Street		-		
	City Sta		-		
	Person's relationship to	o you			

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ebtor 1	Daniel	Α	Bausal	Case number (if know	vn)	
	First Name	Middle Name	Last Name			
. Wit	thin 2 years before you fil	ed for bankruptcy, did	l you give any gifts or contribut	ions with a total value	of more than \$600	to any charity?
	No					
✓						
	Yes. Fill in the details for	each gift or contributi	ion.			
	Gifts or contributions to	n charities	Describe what you contrib	nuted	Date you	Value
	that total more than \$6		Docombo unat you continu	,u.ou	contributed	valuo
					00	
			_			
	Charity's Name		_			
			_			
	Number Street		-			
	Tumber Career					
	City State	Zip Code	-			
	ou, out	<b></b> ,p				
rt 6:	List Certain Losses					
	nbling? No Yes. Fill in the details.		nce you filed for bankruptcy, di	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,	
	Describe the property y	rou lost and	Describe any insurance of	overess for the less	Data of your	Value of property
	how the loss occurred	ou lost allu	Describe any insurance of Include the amount that ins		Date of your loss	Value of property lost
	now the loss occurred		pending insurance claims of		1033	1031
			A/B: Property.	Time do di <i>Comedine</i>		
						-
	l :-+ 0+- : B	T				
Wit	out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup	you or anyone else acting on yo tcy petition? or credit counseling agencies for s			anyone you consulte
. Wit	hin 1 year before you file out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup	tcy petition?			anyone you consulted
. Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition?			anyone you consulted
. Wit	thin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for s	ervices required in your b	ankruptcy.	
. Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for s  Description and value of a	ervices required in your b	ankruptcy.  Date payment	Amount of
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for s	ervices required in your b	ankruptcy.  Date payment or transfer	
Wit	chin 1 year before you file but seeking bankruptcy o lude any attomeys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for s  Description and value of a	ervices required in your b	ankruptcy.  Date payment or transfer	Amount of
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrupt No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy out de any attorneys, bankrupteys, bankrupteys, bankrupteys, bankrupteys, bankrupteys, bankrupteys.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Paid	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Pate Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy out de any attorneys, bankrupteys, bankrupteys, bankrupteys, bankrupteys, bankrupteys, bankrupteys.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Paid	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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. Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Pate Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy out seeking bankr	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, control of the second	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
i. Wit	chin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address None Person Who Made the Pate Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, control of the second	tcy petition? or credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment

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Debto	r 1 Daniel A		Bausal	Case number (if know)	n)	
	First Name Mi	ddle Name	Last Name			
ŀ	Within 1 year before you filed for bar nelp you deal with your creditors or Do not include any payment or transfer	to make paym	ents to your creditors?	our behalf pay or transfe	r any property to any	one who promised to
]	No Yes. Fill in the details.					
			Description and value of a transferred	ny property	Date A payment or transfer was made	mount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
t I	Nithin 2 years before you filed for ba the ordinary course of your business nclude both outright transfers and tran- and transfers that you have already liste	or financial a sfers made as s	ffairs? security (such as the granting of a			
]	✓ No Yes. Fill in the details.					
			Description and value of a property transferred		ny property or eceived or debts paid e	Date transfer was made
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
k	Within 10 years before you filed for boeneficiary? These are often called asset-protection		d you transfer any property to a	a self-settled trust or sir	nilar device of which	you are a
]	✓ No  Yes. Fill in the details.					
	_		Description and value of	the property transferred	I	Date transfer was made
	Name of trust					

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Debtor 1 Daniel Bausal \_ Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Bausal Debtor 1 Daniel \_\_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Daniel		Α	Bausal	Case num	ber (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a party No	y in any judic	ial or administ	rative proceeding under	r any environmental la	w? Include settlements and orde	rs.
	Ħ	Yes. Fill in the det	ails.					
					Court or agency	Na	ture of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
		•			City State	Zip Code		
Part	11:	Give Details Ab	oout Your E	Business or C	onnections to Any Bu	ısiness		
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a business or	have any of the follow	ing connections to any business	?
		_	a limited liab	ility company (l	ade, profession, or othe LLC) or limited liability pa	=	e or part-time	
					ve of a corporation equity securities of a cor	poration		
		No. None of the a				poration		
	씜				·· details below for each I	ousiness.		
						ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
					Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			FromTo	
					Describe the nat	ure of the business	Employer Identification no include Social Security no	
		Business Name					EIN:	
		Number Street			_		Dates business existed	
		City	State	Zip Code	Name of account	ant or bookkeeper	From To	
		·		·				
					Describe the nat	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			From To	

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Deb	tor 1 Daniel		Α	Bausal	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years be creditors, or oth	-	bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in th	e details below.			
				Date issued	
	Nome			MM/DD/YYYY	_
	Name			IVIIVI/DD/1111	
	Number S	treet		_	
	City	State	Zip Code		
Part	12: Sign Belov	W			
t	true and correct.	I understand that	making a false sta es up to \$250,000,	atement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	5	Signature of Debtor			Signature of Debtor 2
		· ·			Date
	С	Date 2/20/2017			
ı	Did you attach ad	ditional pages to	Your Statement of	f Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
ı	<b>√</b> No				
i	Yes				
ı	Did you pay or agr	ee to pay someo	ne who is not an a	ttorney to help you fill out	bankruptcy forms?
ſ	<b>√</b> No				
j	Yes. Name of	oerson			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:						
Debtor 1	Daniel	Α	Bausal			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(State)			

Check if this is an amended filing

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Daniel	Α	Bausal	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Person	onal Property Leases			
informa		ate leases. Unexpired le	ases are leases that	are still in effect; the lease peri-	es (Official Form 106G), fill in the od has not yet ended. You may
Des	scribe your unexpired personal	property leases		Will the	e lease be assumed?
Les	ssor's name:			No	
	scription of leased perty:				
Les	ssor's name:			No Yes	
	scription of leased perty:			_	
Les	ssor's name:			No Yes	
	scription of leased perty:				
Les	ssor's name:			No Yes	
	scription of leased perty:				
Les	sor's name:			No Yes	
	scription of leased perty:				
Les	sor's name:			No Yes	
	scription of leased perty:				
Les	ssor's name:			No Yes	
	scription of leased perty:				
Part 3:	Sign Below				
	res a debt and any personal				
×	/s/ Daniel Bausal		*		
S	ignature of Debtor 1		Sign	nature of Debtor 2	
D	ate 2/20/2017 MM/DD/YYYY		Dat	e MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re	Daniel A Bausal		Case N	lo.	
	Debtor Debtor		Oasen		f known)
			Chapte	er Ch	napter 7
	DISCLOSURE OF	COMPENSA	TION OF ATTORN	IEY FOR DE	EBTOR
C	Pursuant to 11 U.S.C. § 329(a) and Fecompensation paid to me within one yendered on behalf of	ear before the filing o	f the petition in bankruptcy, or	agreed to be paid to	me, for services
F	For legal services, I have agreed to acc	cept			\$1,375.00
F	Prior to the filing of this statement I h	ave received			\$0.00
E	Balance Due				\$1,375.00
2. 1	The source of the compensation paid	to me was:			
	<b>✓</b> Debtor	Other (sp	ecify)		
3. 1	The source of the compensation paid	to me is:			
	<b>✓</b> Debtor	Other (sp	ecify)		
4. [	I have not agreed to share the abomembers and associates of my la	ove-disclosed comper w firm.	sation with any other person u	nless they are	
[	I have agreed to share the above- members or associates of my law the people sharing in the compen	firm. A copy of the ag			
5. l	n return for the above-disclosed fee, a. Analysis of the debtor's finand bankruptcy;				
	b. Preparation and filing of any p	etition, schedules, sta	atements of affairs and plan wh	ich may be required	;
	c. Representation of the debtor a	at the meeting of credi	tors and confirmation hearing,	and any adjourned l	nearings thereof;
6. E	By agreement with the debtor(s), the a	bove-disclosed fee do	pes not include the following se	ervices:	
		CER	TIFICATION		
	ertify that the foregoing is a complete r(s) in this bankruptcy proceedings.	statement of any agr	eement or arrangement for payı	ment to me for repre	esentation of the
	2/20/2017		/s/ Mike Miller		
	Date		Signature of Attorn	rey	
			Semrad Law Firm	n	
	-		Name of law firm	1	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Bausal, Daniel A	Case No		
	Debtor(s)	Case No.		
		Chapter	Chapter7	
	VERIFICAT	ON OF CREDITOR MA	TRIX	
Th knowledge	he above named Debtors hereby verify that e.	the attached list of creditors is t	rue and correct to the best of their	
Date:	2/20/2017	/s/ Bausal, Dani Bausal, Daniel <i>F</i> <i>Signature of De</i>	A	

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COASTAL CREDIT LLC POC ATT: Suzanne Cork 10333 N. Meridian Ste 400 Indianapolis, IN, 46290

NAVY FEDERAL CR UNION 2470 Briarcliff Rd Ne #43 Atlanta, GA, 30329

NAVY FCU PO Box 3000 Merrifield, VA, 22119

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

CITI P.O. BOX 9001037 Louisville, KY, 40290

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

SW CRDT SYS 2629 DICKERSON PK CARROLLTON, TX, 75007

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

CITY OF SAN DIEGO 1010 2ND AVE STE 666 SAN DIEGO, CA, 92101

A/R CONCEPTS 18-3 E DUNDEE RD STE 330 BARRINGTON, IL, 60010

AMERICOLLECT INC PO BOX 1566 MANITOWOC, WI, 54221

### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1375.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the



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second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 2/20/2017

A 4.1 .

Daniel A Bausal

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Debtor 1 Daniel First Name	A Middle Name	Bausal	Case number (if known)	
Patility Answer These Qu	uestions for Reporting Purpo	Last Name Ses		***************************************
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an individence of the line 16b  Yes. Go to line 17.  16b. Are your debts prima	rily consumer debts? (dual primarily for a person in a person in a person in a person in a person investment or through investment or through	nal, tamily, or househo usiness debts are debts In the operation of the b	that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	₩ No.		t after any exempt propei o distribute to unsecured (	ty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,00 5,001-10,0 10,001-25,	00 [	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	[] \$10,000,00 [] \$50,000,00	-\$10 million 6d 01-\$50 million 6d 01-\$100 million 6d 01-\$500 million 6d	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	-\$10 million [1-\$50 million [1-\$100 million [1-\$500 million [1	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	If I have chosen to file under Coof title 11, United States Code under Chapter 7.  If no attorney represents me as out this document, I have obtain I request relief in accordance voluments and making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341,  /s/ Daniel Baysa Signature of Debton 1  Executed on 2/20/2017	Chapter 7, I am aware the Lunderstand the relief and I did not pay or agreed ained and read the notice with the chapter of title 1 atement, concealing processe can result in fines 1519, and 3571.	at I may proceed, if eligi available under each che to pay someone who i e required by 11 U.S.C. 11, United States Code,	specified in this petition. ney or property by fraud in risonment for up to 20 years, or

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-							
Fill in this info	mation to identify you	ir case)					
Debtor 1	Daniel	A	Bausal				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Ana			
United States (	Bankruptcy Court for th						
	Jamilopicy Count for a	is. Notifier	District of Illinois (State)				
Case number (If known)							
	Form 106E			Check if this is a amended filing			
Declarat	ion About aı	n Individual Debto	r's Schedule:	5 12/1			
If two married	people are filing toge	ther, both are equally respons	ible for supplying corre	ct information.			
Ranish Sign	1341, 1519, and 3571 Below						
Did you p	ay or agree to pay so	meone who is NOT an attorney	to help you fill out ban	kruptcy forms?			
✓ No							
[] Yes. 1	lame of person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
/s/ Daniel Signature o Date 2/20.	Bausal W	are that I have read the summ	×	with this declaration and of Debtor 2			
MM/	DD/YYYYY		M	M/DD/YYYY			



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Debtor 1 Daniel		Α	Bausal	Case number (if known)
First Name	: 	Middle Name	Last Name	
28. Within 2 year creditors, or	rs before you filed for other parties.	or bankruptcy, did	you give a financial state	nent to anyone about your business? Include all financial institutions
✓ No ✓ Yes. Fill	in the details below.			
			Date issued	
Name			MM/DD/YYYY	****
Number	Street			
City	State	Zip Code	<del></del>	•
		2.15 0000		
Parie 124 Sign B	elow /			
I have read the true and corre a bankruptcy o	ase can result in fir	es up to \$250,000	cial Affairs and any attach tatement, concealing prop b, or imprisonment for up t	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with p 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debro	1		Signature of Debtor 2
	Date 2/20/2017	A CONTRACTOR OF THE CONTRACTOR		Date
Did you attach	additional pages to	Your Statement o	of Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
☑ No ☐ Yes				Community (Cincias Form 107);
Did you pay or	agree to pay someo	ne who is not an a	ttorney to help you fill out	hankruntou forma?
No No			to noip you fill out	paristruptcy totals?
Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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First Name  List Your Unexpired F	Middle Name					
tasa Elou I OUT ONEXNITED E	3mmanuu 1 95	Last Name	me known)			
any unexpired personal prope mation below, Do not list rea me an unexpired personal pr			Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).			
Describe your unexpired pers	sonal property leases		Will the lease be assumed?			
.essor's name:			enamed No			
Description of leased property:	***************************************		Yes			
.essor's name;			<u> </u>			
Description of leased property:			Yes			
essor's name;		er samme a samman man man an a	[] No [] Yes			
escription of leased roperty:			Saured 100			
essor's name;			No Tyes			
escription of leased roperty;						
essor's name:			No Yes			
escription of leased operly:			Econoli			
essor's name:			No Yes			
escription of leased operty:			Basered			
ssor's name:			☐ No ☐ Yes			
escription of leased operty:			Level 1			
Sign Below						
er penalty of perjury, I decla perty that is subject to an un	1 /2 /	ny intention about any pr	operty of my estate that secures a debt and any personal			
/s/ Daniel Bausal	lust_	* Signa	ture of Debtor 2			
Date 2/20/2017 / MM/DD/YYYY		Date	MM/DD/YYY			

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Debt	aniel A or(s)	Case No		
		Chapter.	Chapter7	-
	VERIFICATIO	N OF CREDITOR MAT	RIX	
The above named Debto knowledge.	ors hereby verify that th	e attached list of creditors is tr	de and correct to the best of	their
Date: 2/20/2017		/s/ Bausal, Daniel A Bausal, Daniel A Signature of Debt	<del></del>	

OB

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Debtor 1 Daniel First Name	Α	Bausal	Case numbe	er (if knawn)		
rust Name	Middle Name	Last Name	Column A Debtor 1		Column B Debtor 2 or	
8. Unemployment compensation Do not enter the amount if you c under the Social Security Act. Ins	ontend that the amount re tead, list it here:	ceived was a benefit	\$0.00		non-filing spouse	
For you		\$0.00				
For your spouse		\$0.00				
<ol> <li>Pension or retirement income, benefit under the Social Security A</li> </ol>	Act.		\$0.00			
10.Income from all other sources amount. Do not include any bene payments received as a victim of international or domestic terrorism page and put the total below.	ants received under the Sor a war crime, a crime agains	cial Security Act or			,	
Total on counts for						
Total amounts from separate pag-	es, if any.		+\$0.00	7 -	+	-
11. Calculate your total current reach	nonthly income. Add line	s 2 through 10 for	\$ <u>3,103.58</u>	+		=
column. Then add the total for	Column A to the total for (	Column B.	190,700.38			\$3,103.58
			<u> </u>			Total current
Pantal Determine Whether th	e Means Test Applies	s to You				monthly income
12. Calculate your current monthly	y income for the year. Fo			**************************************		and the state of t
12a. Copy your total current mont				Copy line 1	I1 here →	\$3,103.58
Multiply by 12 (the number of						X 12
12b. The result is your annual inco	ome for this part of the for	n,			12b.	\$37,242.96
13 Calculate the median family inc	come that applies to you	Follow these stans				1
Fill in the state in which you live.		Illinois				
•		1				
Fill in the number of people in you						
Fill in the median family income for household,	r your state and size of				13.	\$50,133.00
To find a list of applicable median i	income amounts, go onlin	e using the link specified in	the separate			
instructions for this form. This list if 4. How do the lines compare?	may also be available at the	bankruptcy clerk's office.				
14a. Line 12b is less than or e	equal to line 13. On the top	of page 1, check box 1,	There is no presumption	on of abus	e.	
	e 13. On the top of page					
art & Sign Below	OIII 122A-2.					
By signing here, I declare under p	enalty of perjury that the in	formation on this statemen	nt and in any attachme	ents is true	and correct.	
	0	And the state of t				
1/s/ Daniel Bausal	ru	×				
Signature of Debton 1		<del>-</del>	ature of Debtor 2			:
Date 2/20/2017		Date	2/20/2017			
MM/DD/YYYY			MM/DD/YYYY			
If you checked line 14a, do NOT	F fill out or file Form 122A-	2,				
If you checked line 14b, fill out f	Form 122A-2 and file it wit	h this form.				